

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.	: 10/025,897	Confirmation No.:	9205
Applicant	: Kight, et al.		
Filed	: December 26, 2001		
Title	: Risk Based Payment Method and System		
Art Unit	: 3691		
Examiner	: Kelly Scaggs Campen		
Docket No.	: 23952-0039		
Customer No.	: 72386		

PETITION TO WITHDRAW HOLDING OF ABANDONMENT

VIA EFS-WEB

Mail Stop: Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Pursuant to MPEP § 711.03(c) and 37 CFR § 1.181, the Applicants respectfully petition the Commissioner to withdraw the holding of abandonment in the application. More, particularly, the Applicants respectfully submit that the Notice of Allowance mailed by the Patent Office on October 16, 2009 was never received. Accordingly, the Applicants respectfully request that the holding of abandonment in the application be withdrawn and that a new Notice of Allowance be mailed.

Applicants have not received a Notice of Abandonment. However, because the three month response period for the Notice of Allowance has expired, it is believed that this application may have been deemed abandoned for failure to pay the issue fee and the publication fee.

PETITION TO WITHDRAW HOLDING OF ABANDONMENT

Statement of Facts

1. A Notice of Allowance and Fee(s) Due (hereinafter "Notice of Allowance") was mailed by the Patent Office on October 16, 2009.

2. The Notice of Allowance was returned to the Patent Office as undeliverable on October 23, 2009. A copy of the return receipt and the returned Notice of Allowance is attached to this Petition.

3. The response period for the Notice of Allowance expired on January 19, 2010.

4. During a review of the current status of the present application conducted on March 4, 2010, the Applicants discovered the existence of the Notice of Allowance.

5. The Applicants searched the file jacket of the present application and were unable to locate the Notice of Allowance.

6. The Applicants reviewed the docket records for the present application and determined that the docket records indicate that the Notice of Allowance was not received. A copy of the docket record in which the Notice of Allowance would have been entered if received and docketed is attached to this Petition.

Request for Withdrawal of Holding of Abandonment

In view of the facts listed above, Applicants respectfully requests the Patent Office to withdraw the holding of abandonment of the above-referenced patent application and to reissue the Notice of Allowance. The Applicants attest that the Notice of Allowance was never received. In fact, as evidenced by the attached return receipt, the Notice of Allowance was returned to the Patent Office as undeliverable. Furthermore, the Applicants respectfully assert that a search of

Serial No. 10/025,897

Filed: December 26, 2001

PETITION TO WITHDRAW HOLDING OF ABANDONMENT

the file jacket of the application was conducted and that the Applicants were unable to locate the Notice of Allowance.

Finally, as illustrated by the attached docket record, the Applicants respectfully assert that the docket records indicate that the Notice of Allowance was never received. The attached docket record was printed on March 4, 2010. There are no entries in the docket record for payment of the issue fee by the deadline of January 19, 2010. In contrast, the docket record includes an entry on December 16, 2009 for a Six Month Post-Office Action Inquiry. Had the Notice of Allowance been received, this Post-Office Action Inquiry entry would have been removed from the docket.

For the foregoing reasons, Applicants respectfully request the Patent Office to withdraw the holding of abandonment of the above-referenced patent application. The Applicants believe there are no fees due for this Petition, however, if the Patent Office deems a fee is due, the Commissioner is authorized to charge the fee to Deposit Account No. 19-5029.

Respectfully submitted,



Rhett S. White
Reg. No. 59,158

DATE: **March 5, 2010**

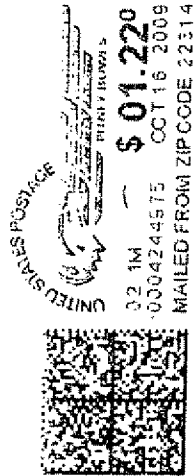
SUTHERLAND ASBILL & BRENNAN LLP
999 Peachtree Street NE
Atlanta, Georgia 30309-3996
Telephone: (404) 853-8037
Facsimile: (404) 853-8806

Docket: 23952-0039

Organization TC3600 Bldg/Room KNOX
United States Patent and Trademark Office
P.O. Box 1450
Alexandria, VA 22313-1450
If Undeliverable Return in Ten Days

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UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/025,897	12/26/2001	Peter J. Kight	23952-0039	9205
72386	7590	10/16/2009	EXAMINER	
SUTHERLAND II SUTHERLAND, ASBILL & BRENNAN, LLC 999 PEACHTREE STREET ATLANTA, GA 30309			CAMPEN, KELLY SCAGGS	
			ART UNIT	PAPER NUMBER
			3691	
DATE MAILED: 10/16/2009				

Determination of Patent Term Adjustment under 35 U.S.C. 154 (b)
(application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 1506 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 1506 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

NOTICE OF ALLOWANCE AND FEE(S) DUE

72386

7590

10/16/2009

SUTHERLAND II
SUTHERLAND, ASBILL & BRENNAN, LLC
999 PEACHTREE STREET
ATLANTA, GA 30309

EXAMINER

CAMPEN, KELLY SCAGGS

ART UNIT

PAPER NUMBER

3691

DATE MAILED: 10/16/2009

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/025,897	12/26/2001	Peter J. Kight	23952-0039	9205

TITLE OF INVENTION: SYSTEMS AND METHODS FOR RISK BASED DETERMINATION OF A FORM FOR CREDITING A PAYEE ON BEHALF OF A PAYER

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$300	\$0.	\$1810	01/19/2010

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. **PROSECUTION ON THE MERITS IS CLOSED.** THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN **THREE MONTHS** FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. **THIS STATUTORY PERIOD CANNOT BE EXTENDED.** SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: **Mail** **Mail Stop ISSUE FEE**
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450
or Fax **(571)-273-2885**

INSTRUCTIONS: This form should be used for transmitting the **ISSUE FEE** and **PUBLICATION FEE** (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

72386 7590 10/16/2009

SUTHERLAND II
SUTHERLAND, ASBILL & BRENNAN, LLC
999 PEACHTREE STREET
ATLANTA, GA 30309

Certificate of Mailing or Transmission

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/025,897	12/26/2001	Peter J. Kight	23952-0039	9205

TITLE OF INVENTION: SYSTEMS AND METHODS FOR RISK BASED DETERMINATION OF A FORM FOR CREDITING A PAYEE ON BEHALF OF A PAYER

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$300	\$0	\$1810	01/19/2010

EXAMINER	ART UNIT	CLASS-SUBCLASS
CAMPEN, KELLY SCAGGS	3691	705-035000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).
☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. Use of a Customer Number is required.

2. For printing on the patent front page, list
 (1) the names of up to 3 registered patent attorneys or agents OR, alternatively,
 (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE (B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent): ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

- ☐ Issue Fee
☐ Publication Fee (No small entity discount permitted)
☐ Advance Order - # of Copies _____

4b. Payment of Fee(s): (Please first reapply any previously paid issue fee shown above)

- ☐ A check is enclosed.
☐ Payment by credit card. Form PTO-2038 is attached.
☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature _____

Date _____

Typed or printed name _____

Registration No. _____

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

Notice of Allowability	Application No.	Applicant(s)	
	10/025,897	KIGHT ET AL.	
	Examiner	Art Unit	
	KELLY CAMPEN	3691	

- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to amendment filed 6/16/2009 and interview 6/2/2009.
2. ☒ The allowed claim(s) is/are 76-96.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|--|---|
| 1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 5. <input type="checkbox"/> Notice of Informal Patent Application |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 6. <input type="checkbox"/> Interview Summary (PTO-413),
Paper No./Mail Date _____ |
| 3. <input type="checkbox"/> Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____ | 7. <input type="checkbox"/> Examiner's Amendment/Comment |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit
of Biological Material | 8. <input type="checkbox"/> Examiner's Statement of Reasons for Allowance |
| | 9. <input type="checkbox"/> Other _____ |

/Kelly Campen/
 Primary Examiner, Art Unit 3691

Notice of References Cited	Application/Control No. 10/025,897	Applicant(s)/Patent Under Reexamination KIGHT ET AL.	
	Examiner KELLY CAMPEN	Art Unit 3691	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
	B	US-			
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
	O					
	P					
	Q					
	R					
	S					
	T					

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Brown, Jim " Ways to pay. (point-of-sale networks) (includes related article on ATMs) " 29 AUGUST 1988, Network World, v5n35, p28
	V	Kight, Peter ""Send check." (CheckFree electronic funds transfer service)" 15 May 1989 Soft-Letter , v7 , n1 , p2(2)
	W	
	X	

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.

DIALOG(R)File 275: Gale Group Computer DB(TM)
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01217979 **Supplier Number:** 06944627

Ways to pay. (point-of-sale networks) (includes related article on ATMs)

Brown, Jim

Network World , v5 , n35 , p28(3)

Aug 29 , 1988

ISSN: 0887-7661

Language: ENGLISH **Record Type:** ABSTRACT

Abstract: There are three basic types of debit cards and debit card networks, each requiring a card-reader terminal at the checkout counter that supports a network link to a merchant's or bank's host computer. Off-line POS networks support merchant-issued cards or bank-issued ATM cards. On-line POS networks typically support only bank-issued ATM cards and are used to deduct the amount of purchase from the customer's account at the time of purchase. Another form of POS network acts like a credit card authorization network, validating debit cards and ensuring customers do not exceed daily spending limits. On-line networks require more sophisticated equipment but can credit the merchant's account within 24 hours. Ensuring customers have enough money to cover their purchases is another consideration in choosing a POS network.

Descriptors: POS Systems; Industry Analysis; Networks; Online; Magnetic Cards

File Segment: CD File 275

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01302097 Supplier Number: 07742343 (This Is The FULL TEXT)

"Send check." (CheckFree electronic funds transfer service)

Kight, Peter

Soft-Letter, v7, n1, p2(2)

May 15, 1989

ISSN: 0882-3499

Language: ENGLISH Record Type: FULLTEXT

Word Count: 428 Line Count: 00034

Text:

Getting access to mainframe data is supposed to be a problem that only affects users in large corporations. But ordinary consumers also deal constantly with mainframe-based data--for banking and credit card transactions, utility bills, insurance claims, investment activity, and other routine household transactions. And, like their corporate counterparts, consumers rarely get to plug in directly to mainframe databases; instead, they have to rely on paper reports and often obstinate bureaucrats.

But the mainframe gap is closing, even for consumers. One important step: a consumer-oriented electronic funds transfer (EFT) service called CheckFree, which will soon make its debut as part of two leading home finance packages--MECA's Managing Your Money and Intuit's Quicken--and exists now as a stand-alone PC product.

Unlike earlier home banking services, which relied on local banks for processing (often by manual methods), checkFree is part of a true EFT system. Developed by a leading vendor of business-to-business funds transfer services, CheckFree plugs directly into the Federal Reserve System's nationwide banking network. Instead of writing and mailing paper checks, checkFree users can simply zap payments straight into a creditor's bank account. "It's exactly the same system Citicorp uses to move billions of dollars around the country," says CheckFree Corp. president Peter Kight.

One of the nicest features about CheckFree is that it makes a complex process essentially transparent to the user. The CheckFree software automatically sets up a PC-to-mainframe linkage to the Federal Reserve Network; in the case of Managing Your Money, a single 'Send Check' menu command activates the entire EFT process. CheckFree Corp. also makes sure the recipient accepts EFT transaction and cuts a laser-printed paper check if funds can't be sent electronically.

Kight told us he expects that consumer-based CheckFree transactions may eventually surpass his Company's business-to-business EFT volume, which last year exceeded \$500 million. Besides MECA and Intuit, Kight is currently working on joint marketing deals with Tandy and "several of the top modem manufacturers." Once those deals are in place, says Kight, he'll probably look for ways to incorporate more powerful versions of CheckFree into small business accounting software. And it's possible that CheckFree will some day let consumers interact directly with mainframes that contain their own credit card and bank account data. "I'm not going to say anything about our plans," he says. "But the technology is there."

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Save-2009-10-12_113747

Company Names: Checkfree Corp.--Services

Descriptors: EFTS; Financial Services; Access Rights; User Assistance;
Micro-Mainframe Communication; Banking; Service Industry

SIC Codes: 7372 Prepackaged software; 6099 Functions related to deposit
banking

File Segment: CD File 275

Country Application

Thursday, March 04, 2010

Page: 1

Case Number: **23952-0039**

Country: **US**

SubCase:

Client: **Fiserv, Inc.**

United States of America

Case Type: **CON**

Application Status: **Published**

Application Number: **10/025,897**

Filing Date: **26-Dec-2001**

Publication Number: **20020062282A1**

Publication Date: **23-May-2002**

Patent Number:

Issue Date:

Priority Number:

Priority Date:

Parent/PCT Number: **07/736,071**

Parent/PCT Date : **25-Jul-1991**

Parent Issue Number:

Parent Issue Date :

Family/Group No: **23952-0179**

Expiration Date:

Responsible: **RSW**

Reviewing:

Supervising: **MUG**

Paralegal: **ALM**

Secretary:

Attorney6:

Confirmation #: **9205**

Patent Term Adjustment: **0**

Owner: **23952**

Fiserv, Inc.

Agent:

Agent Reference #:

App.Title: Systems and Methods for Risk Based Determination of a Form for Crediting a Payee on Behalf of a Payer

Client Referece #:: **BillPay-J**

Tax Schedule: **LE**

Remarks: POA Acceptance rec'd 06/08/06 & 07/17/06. Corrected Filing Receipt rec'd 05/08/07. Prelim Amdt filed per RSW 05/22/07. Suppl IDS filed 01/03/08 & 03/12/08. Interview summary mailed 03/24/08. OA Refund requested 12/22/08. Interview summary mailed 12/15/08.

Country Application

Thursday, March 04, 2010

Page: 2

List Of Actions

Action(s) Due	Due Date	Action Taken	
Foreign Filing Reminder	25-Jan-1992	Due Date	
Foreign Filing in 3 mo	25-Apr-1992	Reminder	
Foreign Filing in 1 mo	25-Jun-1992	Reminder	
Foreign Filing Due	25-Jul-1992	Final	
Check for Return Postcard	26-Feb-2002	Due Date	
IDS due in 1 mo	26-Feb-2002	Reminder	
Information Disclosure Stmt	26-Mar-2002	Due Date	
IDS - 4 mo	26-Apr-2002	Reminder	
Check for Filing Receipt	26-May-2002	Due Date	
IDS - 5 mo	26-May-2002	Reminder	
IDS - 6 mo FINAL	26-Jun-2002	Final	
Status Inquiry	26-Nov-2002	Due Date	
Application Status Check	26-Jun-2003	Due Date	
Correct Lach on File Receipt	23-Mar-2007	Due Date	27-Apr-2007
Special OA due in 2 weeks	05-Apr-2007	Reminder	22-May-2007
Special OA due	22-Apr-2007	Due Date	22-May-2007
Special OA - 2 mo 1st Ext	22-May-2007	Due Date	22-May-2007
9/16/5 Inquiry follow-up	26-May-2007	Final	09-Mar-2007
Special OA - 3 mo 2nd Ext	22-Jun-2007	Due Date	22-May-2007
Special OA - 4 mo 3rd Ext	22-Jul-2007	Due Date	22-May-2007
Special OA - 5 mo 4th Ext	22-Aug-2007	Due Date	22-May-2007
12 mo Special OA due in 2 wks	05-Sep-2007	Reminder	22-May-2007
Special OA Due - 6 mo NE	22-Sep-2007	Final	22-May-2007
OA due in 1 mo	13-Feb-2008	Reminder	13-Mar-2008
OA Due - 3 mo	13-Mar-2008	Due Date	13-Mar-2008
OA - 4 mo 1st Ext	13-Apr-2008	Due Date	13-Mar-2008
OA - 5 mo 2nd Ext	13-May-2008	Due Date	13-Mar-2008
12 mo OA Reply Status Inquiry	22-May-2008	Due Date	13-Dec-2007
6 mo OA due in 2 weeks	27-May-2008	Reminder	13-Mar-2008
OA Due - 6 mo NE	13-Jun-2008	Due Date	13-Mar-2008
OA due in 1 mo	10-Aug-2008	Reminder	10-Dec-2008
OA Due - 3 mo	10-Sep-2008	Due Date	10-Dec-2008
6 mo OA Reply Status Inquiry	13-Sep-2008	Due Date	12-Jun-2008

Country Application

Thursday, March 04, 2010

Page: 3

OA - 4 mo 1st Ext	10-Oct-2008	Due Date	10-Dec-2008
OA - 5 mo 2nd Ext	10-Nov-2008	Due Date	10-Dec-2008
6 mo OA due in 2 weeks	24-Nov-2008	Reminder	10-Dec-2008
OA Due - 6 mo NE	10-Dec-2008	Due Date	10-Dec-2008
OA refund rec'd?	22-Feb-2009	Due Date	
Opt IDS re:OA&Rel'd cases 1of6	17-Apr-2009	Due Date	
OA due in 1 mo	17-May-2009	Reminder	16-Jun-2009
Opt IDS re:OA&Rel'd Cases 2of6	17-May-2009	Due Date	
6 mo Post-OA Reply Inquiry	10-Jun-2009	Due Date	17-Mar-2009
OA Due - 3 mo	17-Jun-2009	Due Date	16-Jun-2009
Opt IDS re:OA&Rel'd Cases 3of6	17-Jun-2009	Due Date	
Accurate Interview Sum? in2wks	20-Jun-2009	Due Date	
Accurate Interview Sum Reply?	04-Jul-2009	Due Date	
OA - 4 mo 1st Ext	17-Jul-2009	Due Date	16-Jun-2009
Opt IDS re:OA&Rel'd Cases 4of6	17-Jul-2009	Due Date	
OA - 5 mo 2nd Ext	17-Aug-2009	Due Date	16-Jun-2009
Opt IDS re:OA&Rel'd Cases 5of6	17-Aug-2009	Due Date	
6 mo OA due in 2 weeks	31-Aug-2009	Reminder	16-Jun-2009
OA Due - 6 mo NE	17-Sep-2009	Due Date	16-Jun-2009
Opt IDS re:OA&Rel'd Cases 6of6	17-Sep-2009	Due Date	
6mo Post-OA Reply Inquiry	16-Dec-2009	Due Date	
Petition to re-set NOA in2wk	21-Mar-2010	Reminder	
Petition to re-set NOA	04-Apr-2010	Due Date	

Created By: Gadillard

User ID: GADILLARD

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